

## State of Connecticut

## HOUSE OF REPRESENTATIVES STATE CAPITOL

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Sen. Joseph Crisco, Senate Chairman

Rep. Robert Megna, House Chairman

Sen. Kevin Kelly, Ranking Member

Rep. Christopher Coutu, Ranking Member

Re: Testimony In Support of Raised House Bill 5449, An Act Permitting State Residents To Purchase Health Insurance From Foreign Insurers.

Date: February 8, 2011 Public Hearing

Thank you for raising House Bill 5449, An Act Permitting State Residents To Purchase Health Insurance From Foreign Insurers, for public hearing and for consideration by the Insurance and Real Estate Committee. This bill proposal seeks to provide Connecticut residents with the ability to purchase health insurance coverage across state lines, thus creating an interstate market for health insurance. rHB 5449 recognizes the need for individuals and employers to have the opportunity to choose health insurance plans that are more affordable and flexible than existing market policies.

rHB 5449 has as its premise that more competition in our health insurance marketplace would bring better pricing, service, and quality of product. By providing Connecticut residents with more choices when selecting a health insurance product, individuals and families secure the ability to purchase affordable health care coverage, thereby increasing their access to quality care. rHB 5499 seeks to expand the opportunities for Connecticut residents to purchase affordable health insurance coverage, to improve access, and to rein in health care costs.

I respectfully urge your consideration and support of this proposal. Thank you for offering rHB 5449 an opportunity for public input.